



## Millennials: Well-educated, tech-savvy and ready to change the world

Some say they're just out of nappies, others say they're the next world leaders, we say that the Millennial generation (those born between 1980 and 1999) are transforming the image of socially responsible investing (SRI). Knowledgeable and well-connected, the Millennials are using their power to drive the investment universe to cater to their demands for investments which not only provide competitive financial returns, but also deliver measurable environmental and social benefits. Several studies have in fact demonstrated that incorporating environmental, social and governance (ESG) data in investment analysis correlates with superior risk-adjusted returns at a securities level. No longer are investors willing to sacrifice returns for the good of society - the Millennials are demanding more.

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